

**In the Claims:**

We claim:

1. A method of configuring a value card comprising the steps of:

- (a) displaying value card configuration options;
- (b) recording customer selections of the value card configuration options; and
- (c) sending the selections to a value card host for later retrieval during a transaction in which the value card is used for payment.

2. The method as recited in claim 1, further comprising the step of:

- (d) recording payment from a customer.

3. The method as recited in claim 1, wherein step (a) comprises the substep of displaying first value card configuration options within a group of second value card configuration options including total monetary value, payment amount limit at each transaction, individual goods and services, individual goods and services providers, categories of goods and services, categories of goods and services providers, and purchase times and dates.

4. The method as recited in claim 1, wherein step (c) comprises the substep of sending the selections over a TCP/IP connection to a computer at the value card host.

5. The method as recited in claim 1, wherein step (c) comprises the substep of sending the selections over a phone connection to a computer at the value card host.

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6. The method as recited in claim 1, wherein step (c) comprises the substep of sending the selections over a network connection to a computer at the value card host.

7. A method of configuring a value card comprising the steps of:

- (a) displaying value card configuration options;
- (b) recording customer selections of the value card configuration options;
- (c) assigning a value card identification number to the value card;
- (d) dispensing value card; and
- (e) sending the selections and the value card identification number to a value card host for later retrieval during a transaction in which the value card is used for payment.

8. The method as recited in claim 7, further comprising the step of:

- (f) recording payment from a customer.

9. The method as recited in claim 7, further comprising the steps of:

- (f) determining a value card password; and
- (g) sending the value card password to the value card host.

10. The method as recited in claim 7, wherein step (e) comprises the substep of sending the selections over a network connection to a computer at the value card host.

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11. The method as recited in claim 7, wherein step (e) comprises the substep of sending the selections over a phone connection to a computer at the value card host.

12. A method of configuring a value card comprising the steps of:

(a) reading value card identification information from the value card;

(b) sending the value card identification information to a value card host;

(c) obtaining value card configuration information from the value card host;

(d) displaying value card configuration options including first customer selections from the value card configuration information;

(e) recording second customer selections of the value card configuration options; and

(f) sending the second customer selections to the value card host for later retrieval during a transaction in which the value card is used for payment.

13. The method as recited in claim 12, further comprising the step of:

(g) recording payment from a customer.

14. The method as recited in claim 12, further comprising the steps of:

(g) determining a value card password from the value card configuration information; and

(h) recording successful customer entry of the value card password prior to completing steps (d) through (f).

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15. The method as recited in claim 12, wherein step (f) comprises the substep of sending the second customer selections over a phone connection to a computer at the value card host.

16. The method as recited in claim 12, wherein step (f) comprises the substep of sending the second customer selections over a network connection to a computer at the value card host.

17. A value card configuration system comprising:  
a display for displaying value card configuration options;  
an input device for recording customer selections of the value card configuration options; and  
a computer for controlling the display and the input device and for sending the selections to a value card host computer for later retrieval during a transaction in which the value card is used for payment.

18. The system as recited in claim 17, further comprising:  
means for accepting payment from a customer.

19. The system as recited in claim 17, further comprising:  
a connection to another computer at the value card host.

20. A value card configuration system comprising:  
a display for displaying value card configuration options;

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an input device for recording customer selections of the value card configuration options; and

a computer for controlling the display and the input device, for assigning a value card identification number to the value card, for dispensing the value card, for establishing a connection to a value card host computer, and for sending the selections to the value card host computer via the connection for later retrieval during a transaction in which the value card is used for payment.

21. The system as recited in claim 20, wherein the display displays first value card configuration options within a group of second value card configuration options including total monetary value, payment amount limit at each transaction, individual goods and services, individual goods and services providers, categories of goods and services, categories of goods and services providers, and purchase times and dates.

22. A value card configuration system comprising:  
a card reader for reading value card identification information from the value card;

a display for displaying value card configuration options including first customer selections from the value card configuration information;

an input device for recording second customer selections of the value card configuration options; and

a computer for controlling the card reader and the display and the input device, for establishing a connection to a value card host computer, for sending the value card identification information to the value card host computer via the connection, for obtaining value card configuration

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information from the value card host computer, for sending the second customer selections to the value card host computer for later retrieval during a transaction in which the value card is used for payment.

23. The system as recited in claim 22, wherein the computer also determines a value card password from the value card configuration information, and records successful customer entry of the value card password prior to the display of the first customer selections and the recording of the second customer selections.

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